



**COUNTY OF LAKE**  
**LCDSA-Unit 16 Insurance Rates 2020**

**Monthly Insurance Premium Rates - 2020**

|                           | Active Rate per \$1,000 | Retiree Rate per \$1,000 | Dependent Life Rate per \$1,000 | Basic AD&D Rate per \$1,000 |
|---------------------------|-------------------------|--------------------------|---------------------------------|-----------------------------|
| <b>Voya Life/AD&amp;D</b> | \$0.181                 | \$0.206                  | \$0.386                         | \$0.027                     |

Basic Life Insurance is paid by the County.

|                     | Employee Only | Employee +1 | Employee +2 or more |
|---------------------|---------------|-------------|---------------------|
| <b>Delta Dental</b> | \$38.70       | \$70.90     | \$118.10            |

|                   | Employee Only | Employee +1 | Employee +2 or more |
|-------------------|---------------|-------------|---------------------|
| <b>VSP Vision</b> | \$6.66        | \$14.39     | \$23.81             |

|                       | PERS Select |            |            | PERS Choice |            |            | PERS Care  |            |            | PORAC (Members Only) |            |            |
|-----------------------|-------------|------------|------------|-------------|------------|------------|------------|------------|------------|----------------------|------------|------------|
|                       | Emp Only    | Emp +1     | Emp +2     | Emp Only    | Emp +1     | Emp +2     | Emp Only   | Emp +1     | Emp +2     | Emp Only             | Emp +1     | Emp +2     |
| <b>Health Premium</b> | \$520.29    | \$1,040.58 | \$1,352.75 | \$861.18    | \$1,722.36 | \$2,239.07 | \$1,133.14 | \$2,266.28 | \$2,946.16 | \$774.00             | \$1,699.00 | \$2,199.00 |

**LCDSA**

*Health, Dental, Vision, Group Life*

**Employee Selection for Benefits Effective on (date) Jan 1, 2020**

(Circle) The selection below **is / is not** a change from my current coverage selection.

*Note: Employees who do not Opt Out must select a minimum of Employee Only coverage for Health, Dental, Vision, and Life.*

**SELECTION (check box)**

**MONTHLY PAYROLL DEDUCTIONS / CONTRIBUTIONS**

Opt Out ☐ Proof of current employer sponsored group insurance coverage is attached

OPT OUT contribution is **\$200**

**County-Paid Life Insurance**

Employee Only ☐ Employee + 1 or more ☐ If Opting Out select Employee Only life insurance here

**Section 125 (Cafeteria) Plan**

|                        | Employee Only            | Employee +1              | Employee + 2 or more     | Premium                   |
|------------------------|--------------------------|--------------------------|--------------------------|---------------------------|
| Delta Dental Insurance | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$ _____                  |
| VSP Vision Insurance   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$ _____                  |
| Health Insurance       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$ _____                  |
|                        |                          |                          |                          | Premium SUBTOTAL \$ _____ |

Write Health Plan name here \_\_\_\_\_

\*County Section 125 Contribution - \$ \_\_\_\_\_ Enter 80% of SUBTOTAL here

Total Monthly Cost to Employee \$ \_\_\_\_\_

The above reflects the current County contribution and payroll deduction, if applicable, for my selection of benefits. I understand that rates are subject to change at renewal and the County Contribution is defined in the applicable MOU/Resolution and that any changes may affect my future payroll deductions.

**Print Employee Name:** \_\_\_\_\_

**Social Security #:** \_\_\_\_\_

**Employee Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

\*In addition to the County Contribution, the County pays the full Health administration fee for active employees. Premium rates listed on the selection form are subject to change.

*The employee has received copies of the Notice About The Early Retiree Reinsurance Program addressed to the employee and all dependents enrolled in the health plan.*

**HR Use Only**

Amounts Verified ☐

Data Input Complete ☐

ERRP Notice ☐

By: \_\_\_\_\_

Date: \_\_\_\_\_

Comments to Payroll: \_\_\_\_\_